

## Keeping Your Focus On Abundance

I am continually amazed at the power of our thoughts and how they impact our lives. When we think about the richness of our lives and how grateful we are for it, we find even more abundance. When we get scared and focus on what we don't have, or what we're afraid we might lose, those thoughts seem to create problems. So, if your focus creates your reality, it's pretty important to focus on all of the good things you want in your life, especially in challenging times like these. How do you keep your focus on abundance?

Our fears often lead to scarcity thinking, which in turn creates scarcity. Fundamentally, people are afraid that their actions and behaviors (or lack of) will produce dire consequences. I hear people say, "I don't want to become a bag lady" or "I'm afraid I'll end up living in a culvert and getting swept away by a big rain storm" or "I don't want to end up camping in a tent in my kids' back yard when I'm old." They're half joking, but the humor doesn't actually alleviate the fear.

Sometimes, fear is good for us. Healthy fear ensures that we do smart things to protect ourselves. Unexamined fear, however, can have damaging backlash. For example, have you ever had a time when money was tight, and thinking about it has driven you straight to the mall for some "retail therapy?" Psychologists even have a name for it: It's called the "What the Hell Effect" and it happens when a person feels so deprived they feel compelled to indulge, even if indulging is actually going to make the situation worse! This is a great example of how fear around scarcity actually creates more scarcity.

So what should you do when you feel scared about money? A big antidote is to have a plan. If you have no idea whether you're on track for a retirement involving travel and leisure, or a life in the culvert, it's no wonder you'd be afraid!

Sometimes your imagined, scary scenarios are SO scary that you don't even want to look at the facts to see if your fear is grounded in reality. Other times, you might not know how to evaluate the facts to see if your fear is justified.

In either case, talking to a financial professional can be very reassuring. Either you find out you're on the right track, or if you're not, you find out what do you need to do to get on track — and it rarely involves living as a bag lady.

Reviewing your projected income and expenses for the next 12 months can be a way of creating a plan, too. If money seems tight, try to find ways you can give yourself some leeway, in addition to finding ways to cut back. Allow some money in your budget to treat yourself from time to time. If you can't think of ways on your own, ask your financial advisor for suggestions. I'm all for paying off debt and saving money for the future, but not to the point where it makes life miserable today.

Above all, remember to be kind to yourself and have fun. I got my first job at age 6 and was taught to delay gratification, keep my nose to the grindstone and stay focused in order to be successful. Those are important skills. A few years ago, I realized something that blew me away: I always have the most success when I'm having the most fun! Now every time I start talking to myself in that stern, buckle down voice, I think, "Oh, this means it's time to focus on having fun again!" I work with wonderful clients and my work is rewarding. It gives me joy which in turn creates more abundance.

I encourage you to take some time this summer to think about what truly gives you joy and how you can incorporate more of that into your life.